



Serial No. 09/919,413

**Inventors:** David Lawrence

Docket No. 3499-132

# INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

RECEIVED  
JUL 21 2003  
GROUP 3600

## OTHER DOCUMENTS

EXAMINER  
INITIAL

AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.

Int'l Search Report dated May 30, 2003 for PCT/US02/24123

EXAMINER

N. Subramaniam

DATE CONSIDERED

10/1/03

**EXAMINER:** Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form PTO-1449 [6-4]

#14

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office

Serial No. 09/919,413

## INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

Docket No. 3499-132

(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLA SS	FILING DATE IF APPROPRIATE
	6,456,984	9/24/02	Demoff et al.	705	40	5/28/99
	4,326,259	4/20/82	Cooper et al.	364	715	3/27/80
	4,346,442	8/24/82	Musmanno	364	408	7/29/80
	4,376,978	3/15/83	Musmanno	364	408	10/22/80
	4,597,046	6/24/86	Musmanno et al.	364	408	9/30/82
	4,718,009	1/5/88	Cuervo	364	408	5/31/85
	4,727,243	2/23/88	Savar	235	379	10/24/84
	4,734,564	3/29/88	Boston et al.	235	380	5/2/85
	4,736,294	4/5/88	Gill et al.	364	408	6/23/87
	4,774,663	9/27/88	Musmanno et al.	364	408	11/21/83
	5,025,138	6/18/91	Cuervo	235	379	1/6/87
	4,774,664	9/27/88	Campbell et al.	364	408	7/1/85
	4,812,628	3/14/89	Boston et al.	235	380	3/27/87
	2001/0027388	10/4/01	Beverina et al.	703	22	5/14/01
N.A.	2001/0027389	10/4/01	Beverina et al.	703	22	5/14/01

## OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
N.S.	Grafton, "Analysing customers with behavioural modelling," 1996, Credit Control, v17n6, pp: 27-31, dialog file 15, Accession No. 01265295.
	"Five Ways to Reduce Risk with Neural Networks", Credit Risk Management Report, V. 3, No. 19, Sep. 27, 1993, Phillips Business Information, Inc., dialog file 636, Accession No. 02020764.
	Scott D. Aguais, "It's the economy, issuer!", Credit Card Management, v5n11, pp: 58-60, Feb. 1993, dialog file 15, Accession No. 00681693.
	Kevin T. Higgins, "Retention by the numbers", Credit Card Management, v5n11, pp: 52-56, Feb. 1993, dialog file 15, Accession No. 00681692.
	Leonard et al., "Automating the credit decision process", Journal of Retail Banking, v16, n1, p39(6), Spring 1994, Dialog file 148, Accession No. 07816398.
	Thomas J. Healy, "the new science of borrower behaviour", Mortgage Banking, v58, n5, p26(8), Feb. 1998, dialog file 148, Accession No. 10389009.
	Leslie McClure, "Taking the Risk out of Transactions", Mar. 1994, Security Management, pp. 23A-24A.
N.S.	Karen Gullo, "Neural Nets Versus Card Fraud, Chase's Software Learns to Detect Potential Crime", Feb. 2, 1990, American Banker.
EXAMINER	DATE/CONSIDERED
N. Subramaniam	10/11/03

EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Form PTO-1449 [6-4]

#14

FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office

Serial No. 09/919,413

## INFORMATION DISCLOSURE STATEMENT

Inventors: David Lawrence

(Use several sheets if necessary)

Docket No. 3499-132

## U.S. PATENT DOCUMENTS (cont'd)

	4,868,866	9/19/89	Williams, Jr.	380	49	2/18/88
	4,914,587	4/3/90	Clouse	364	408	8/7/87
	4,953,085	8/28/90	Atkins	364	408	4/15/87
	4,989,141	1/29/91	Lyons et al.	364	408	6/1/87
	5,038,284	8/6/91	Kramer	364	408	2/17/88
	5,161,103	11/3/92	Kosaka et al.	364	408	7/5/89
	5,177,342	1/5/93	Adams	235	379	11/9/90
	5,210,687	5/11/93	Wolfberg et al.	364	408	2/15/91
	5,239,462	8/24/93	Jones et al.	364	408	2/25/92
	5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
	5,323,315	6/21/94	Highbloom	364	408	8/2/91
	5,398,300	3/14/95	Levey	395	22	12/30/91
	5,444,819	8/22/95	Negishi	395	22	4/27/93
	5,457,305	10/10/95	Akel et al.	235	379	3/31/94
	5,627,886	5/6/97	Bowman	379	111	9/15/95
	5,649,116	7/15/97	McCoy et al.	395	238	3/30/95
	5,679,938	10/21/97	Templeton et al.	235	379	12/2/94
	5,679,940	10/21/97	Templeton et al.	235	380	12/1/95
	5,696,907	12/9/97	Tom	395	238	2/27/95
	5,717,923	2/10/98	Dedrick	395	613	11/3/94
	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
	5,819,226	10/6/98	Gopinathan et al.	705	1	9/8/92
	5,819,236	10/6/98	Josephson	705	35	6/12/95
	5,884,289	3/16/99	Anderson et al.	705	44	6/14/96
	6,018,723	1/25/00	Siegel et al.	705	38	5/27/97
	6,119,103	9/12/00	Basch et al.	705	35	5/27/97

GROUP 3600

JUL 23 2003

RECEIVED

## OTHER DOCUMENTS (cont'd)

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
N-1	Caudill et al., "Neural network Applications", 1990, Naturally Intelligent Systems, A Bradford Book, The MIT Press.
N-1	Quinn, Jane, Credit Card Issuers Keeping Closer Watch on How you Pay Bills, Apr. 25, 1988, Washington Post, Business Section, p. 67.
N-1	Purcell, Lea "Roping in Risk, May, 1994", Bank System Technology, pp. 64-68.
EXAMINER <i>N. Subramaniam</i>	DATE CONSIDERED <i>10/1/03</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	